

In re:
Cory L. Crabtree
Rachael Popov-Crabtree
Debtors

Case No. 18-10768-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 09, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 17

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Cory L. Crabtree, Rachael Popov-Crabtree, 7713 New Street, Glenside, PA 19038-8020 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | Email/Text: megan.harper@phila.gov | Jun 10 2023 00:29:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| 14090405 | Email/PDF: resurgentbknofications@resurgent.com | Jun 10 2023 00:35:34 | CACH, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14072163 | + EDI: CITICORP.COM | Jun 10 2023 04:28:00 | Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117 |
| 14262779 | EDI: Q3G.COM | Jun 10 2023 04:28:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14083156 | Email/Text: ECMCBKNotices@ecmc.org | Jun 10 2023 00:29:00 | Educational Credit Management Corporation, PO BOX 16408, St. Paul, MN 55116-0408 |
| 14443881 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jun 10 2023 00:29:00 | Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 14051234 | + EDI: IRS.COM | Jun 10 2023 04:28:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14064700 | + Email/Text: key_bankruptcy_ebnc@keybank.com | Jun 10 2023 00:29:00 | KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338 |
| 14091586 | Email/PDF: resurgentbknofications@resurgent.com | Jun 10 2023 00:48:24 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14076734 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 10 2023 00:29:00 | MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011 |
| 14060390 | EDI: PRA.COM | Jun 10 2023 04:28:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 14061949 | EDI: PENNDEPTREV | Jun 10 2023 04:28:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 14061949 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 10 2023 00:29:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA |

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|-----------|----------------|----------------------|--|
| 14054943 | EDI: Q3G.COM | | 17128-0946 |
| | | Jun 10 2023 04:28:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14057130 | + EDI: AIS.COM | | |
| | | Jun 10 2023 04:28:00 | T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14055707 | EDI: WFFC2 | | |
| | | Jun 10 2023 04:28:00 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 14067689 | + EDI: WFFC2 | | |
| | | Jun 10 2023 04:28:00 | Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663 |
| TOTAL: 17 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14077579 | *+ | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14083872 | * | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| BRIAN CRAIG NICHOLAS | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com |
| DAVID M. OFFEN | on behalf of Debtor Cory L. Crabtree dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com |
| DAVID M. OFFEN | on behalf of Joint Debtor Rachael Popov-Crabtree dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com |
| JACK K. MILLER | on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com |
| JAMES A. PROSTKO | on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com |
| JEROME B. BLANK | on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, brausch@pincuslaw.com |

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Cory L. Crabtree</u> | Social Security number or ITIN | xxx-xx-0444 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u>Rachael Popov-Crabtree</u> | Social Security number or ITIN | xxx-xx-8374 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 18-10768-amc | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cory L. Crabtree

Rachael Popov-Crabtree

6/8/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.